

UNITED STATES BANKRUPTCY COURT
Northern District of Texas

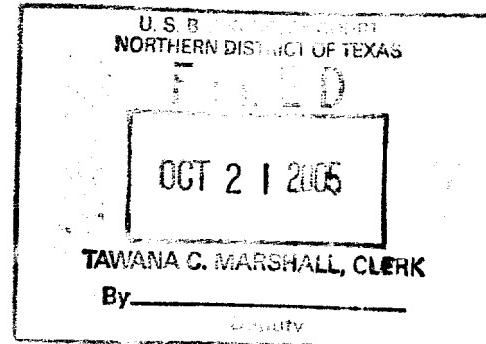
In re MONROW L. TRAMMELL	Debtor	Case No.: 05-81991-bjh13
		(If known)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

AMOUNTS SCHEDULED

	NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A-	Real Property	Yes	1	\$ 235,000		
B-	Personal Property	Yes	3	\$ 19,513		
C-	Property Claimed as Exempt	Yes	1			
D-	Creditors Holding Secured Claims	Yes	1		\$ 173,000	
E-	Creditors Holding Unsecured Priority Claims	Yes	2		\$ 0	
F-	Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 2,074.89	
G-	Executory Contracts and Unexpired Leases	Yes	1			
H-	Codebtors	Yes	1			
I-	Current Income of Individual Debtor(s)	Yes	1			\$ 5,067.50
J-	Current Expenditures of Individual Debtor(s)	Yes	1			\$ 4,901.32
Total Number of Sheets of ALL Schedules			14			
Total Assets				\$ 254,513		
Total Liabilities					\$ 175,074.89	



In re MONROW L. TRAWHELL
Debtor

Case No. 05-81991-bjh13
(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Home at 4014 Kerr Circle, Dallas, Dallas County, Texas 75244	Owns - homestead		\$239,000.00	\$173,000.00
Total ►			<u>\$235,000.00</u>	

(Report also on Summary of Schedules.)

Form B6B - (10/89)

In re MONROE L. TRAMMELL

Case No.: 05-81991-bjh13

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list Interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X	Debtor's cash		\$140.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Atmos Energy Dallas, Texas		\$140.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Various personality		\$10,000.00
4. Household goods and furnishings, including audio, video, and computer equipment.	X			
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X	Debtor's clothes		\$500.00
6. Wearing apparel.	X			
7. Furs and jewelry.	X	Debtor's golf clubs		\$500.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

In re <i>MONROE L. TRAMMELL</i>	Case No. <i>05-81991-bjh13</i>
Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY		NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
24.	Boats, motors, and accessories.	X			
25.	Aircraft and accessories.	X			
26.	Office equipment, furnishings, and supplies.	X			
27.	Machinery, fixtures, equipment and supplies used in business.	X			
28.	Inventory.	X			
29.	Animals.	X			
30.	Crops - growing or harvested. Give particulars.	X			
31.	Farming equipment and implements.	X			
32.	Farm supplies, chemicals, and feed.	X			
33.	Other personal property of any kind not already listed. Itemize.	X			

_____ continuation sheets attached

\$ 19,513.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)

In re MONROE L. TRAMMELL
Debtor

Case No. 05-81991-bjh 13
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. § 522(b)(1):

Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.

11 U.S.C. § 522(b)(2):

Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Homestead at 4014 Kerr Circle, Dallas, Dallas County, Texas	Tex. Prop. Code Sec. 41.001, 41.002	\$ 235,000.00	\$ 235,000.00
Furniture and furnishings at Homestead	Tex Prop. Code 42.001(a), 42.002(a)(1)	\$ 10,000.00	\$ 10,000.00

In re Monroe L. TRAMMELL
Debtor

Case No. 05-81991-bjh13
(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 487850 <i>NovaStar Mtnge P.O. Box 2900 Shawnee Mission Kansas 66201</i>			August 15, 2002- First Lien Mortgage 46014 KPRR Cycles 0a125,726x25				\$ 173,000.00	N/A
ACCOUNT NO.			VALUE \$ 235,000.00					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					

continuation sheets attached

Subtotal ► (Total of this page)	\$ 173,000.00
Total ► (Use only on last page)	\$ 173,000.00

(Report total also on Summary of Schedules)

In re Monroe L. Trammell
Debtor

Case No. 05-81991-bjh13
(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by individuals

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

In re Monroe L. Trammell Case No. 05-81991-bjh 13
Debtor (if known)

Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

Debtor

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

- Check this box if debtor has no creditors holding unsecured claims to report on this Schedule E.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <i>4120-6130- 5133-5498</i> <i>Merrick Bank PO Box 5721 Hicksville, NY 11801-5721</i>			Various Consumer purchases				\$818.99
ACCOUNT NO. <i>5433-6011- 2064-3331</i> <i>First Savings Credit P.O. Box 2957 Omaha, NE 68103</i>			Various Consumer purchases				\$440.76
ACCOUNT NO. <i>5440-4550- 1265-3255</i> <i>Orchard Bank Core of Household Credit P.O. Box 60102 City of Industry CA 91716</i>			Various Consumer purchases				\$90.48
ACCOUNT NO. <i>4862-3123- 1501-3367</i> <i>Capital One Bank PO Box 65007 Dallas, TX 75265</i>			Various Consumer purchases				\$199.66

continuation sheets attached

Subtotal ➤
Total ➤

1,549.89

(Report also on Summary of Schedules)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4862-3625 <i>0013-2595</i> Capital One Bank PO Box 65007 Dallas, TX 75265			Various Consumer Purchases				\$ 535.00
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							

Sheet no. ____ of ____ sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal ►	\$ 535.00
(Total of this page) ►	
Total ►	\$ 2074.89

(Use only on last page of the completed Schedule F.)
(Report total also on Summary of Schedules)

In re MONROE L. TRAMMELL Debtor	Case No.: 05-81991-bjh13 (if known)
--	--

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

In re MONROE L. TRAMMELL	Debtor	Case No.: 05-81991-bjh13	(If known)
------------------------------------	--------	------------------------------------	------------

SCHEDULE H - CODEBTORS

Provide the information required concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the non-debtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.



Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

In re MONROE L. TRAMMELL
DebtorCase No. 05-81991-bjh13
(if known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: <u>Single</u> <u>widower</u>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
	<u>N/A</u>	
Employment: <u>General Adminstrator</u> Occupation <u>ESRES ELECTRIC CO</u> Name of Employer <u>ESRES ELECTRIC CO</u> How long employed <u>9 months</u> Address of Employer <u>4014 Kerr Circle</u> <u>Dallas, TX 75244</u>	<u>N/A</u>	SPOUSE

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions

(pro rata if not paid monthly.)

Estimated monthly overtime

SUBTOTAL**LESS PAYROLL DEDUCTIONS**

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify: N/A - 1099)**DEBTOR****SPOUSE**\$ 5,000.00\$ N/A

\$ _____

\$ _____

\$ 5,000.00**\$ _____****SUBTOTAL OF PAYROLL DEDUCTIONS****TOTAL NET MONTHLY TAKE HOME PAY**Regular income from operation of business or profession or farm
(attach detailed statement)

\$ _____

Income from real property

\$ _____

Interest and dividends

\$ _____

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.

\$ _____

Social security or other government assistance

\$ _____

(Specify) _____

\$ _____

Pension or retirement income

\$ _____

Other monthly income

\$ _____

(Specify) _____

\$ _____

TOTAL MONTHLY INCOME\$ 0**TOTAL COMBINED MONTHLY INCOME**\$ 5067.50**(Report also on Summary of Schedules)**

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re Mornow L. TRAMMELL

Debtor

Case No.

(if known)

05-81991-bjh13**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)

\$ 2,407.82Are real estate taxes included? Yes No ✓Is property insurance included? Yes No ✓

Utilities Electricity and heating fuel

\$ 400

Water and sewer

\$ 140

Telephone

\$ 95

Other _____

\$

Home maintenance (repairs and upkeep)

\$ 250

Food

\$ 500

Clothing

\$ 40

Laundry and dry cleaning

\$ 100

Medical and dental expenses

\$ 75

Transportation (not including car payments)

\$ 0

Recreation, clubs and entertainment, newspapers, magazines, etc.

\$ 0

Charitable contributions

\$ 78.50

Insurance (not deducted from wages or included in home mortgage payments)

\$ 75

Homeowner's or renter's

\$ 0

Life

\$ 0

Health

\$ 0

Auto

\$ 0

Other _____

\$ 0Taxes (not deducted from wages or included in home mortgage payments)
(Specify) Property tax - 300, income tax 500\$ 800

Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)

Auto

\$ 0

Other _____

\$ 0

Other _____

\$ 0

Alimony, maintenance, and support paid to others

\$ 0

Payments for support of additional dependents not living at your home

\$ 0

Regular expenses from operation of business, profession, or farm (attach detailed statement)

\$ 0

Other _____

\$ 0

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ 4,901.32

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income

\$ 5,067.50

B. Total projected monthly expenses

\$ 4,901.32

C. Excess income (A minus B)

\$ 166.18

D. Total amount to be paid into plan each

Month
(interval)